

**CLAIM AMENDMENTS  
CLEAN FORM**

Please **CANCEL** claims 14 - 21.

Please **AMEND** Claim 11 as follows

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11. (TWICE AMENDED) A customer acquisition system comprising:
- a memory for storing a customer account record of a first entity, said customer account record including a customer identifier;
  - a processor operatively coupled to said memory, said processor configured to:
    - select a customer account record;
    - determine if an individual indicated by said customer identifier is a customer of a second entity;
    - generate a billing statement from the first entity for said individual; and
    - provide with the billing statement an offer to said individual to pay at least a portion of an account due on said billing statement if said individual becomes a customer of said second entity;
    - receive acceptance of said offer from said individual; and
    - acquire the individual as a customer by transferring said at least a portion of said amount to the first entity by the second entity.
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Please **ADD** new claim 28 as follows:

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28. (NEW) A method comprising:

receiving data that indicates  
a third party and  
a maximum amount that the third party will pay for receiving a new customer;

selecting a credit card account from a plurality of credit card accounts, the credit card account indicating

a customer,  
an outstanding balance, and  
a minimum amount due;

determining whether the minimum amount due is less than or equal to the maximum amount;

sending a billing statement to the customer;

providing with the billing statement an offer to the customer to become a customer of the third party;

receiving an acceptance of the offer from the customer; and

applying the minimum amount due to the credit card account in response to the received acceptance without receiving the minimum amount due from the customer.

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